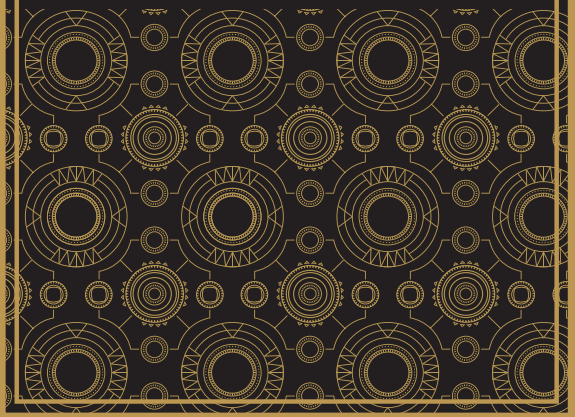




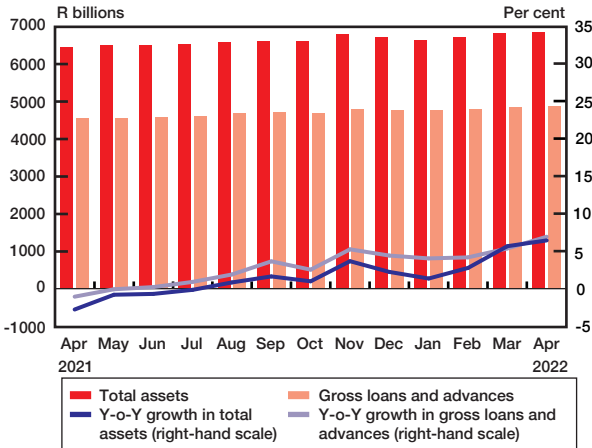
SOUTH AFRICAN RESERVE BANK  
Prudential Authority

# Selected South African banking sector trends

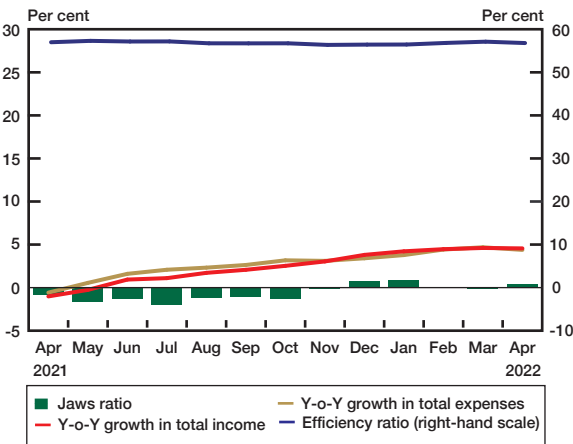
## April 2022



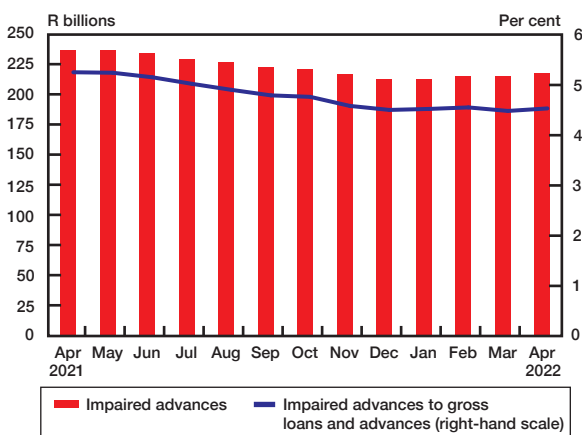
Total assets and gross loans and advances



Jaws and efficiency ratios



Impaired advances



## Number of banks in South Africa

Registered banks	18
Mutual banks	4
Co-operative banks	5
Local branches of foreign banks	13
Foreign banks with approved local representative offices	29

	Apr		
	2021	2022	%
	Rbn <sup>1</sup>	Rbn <sup>1</sup>	Growth <sup>1</sup>
<b>Balance sheet items</b>			
<b>Selected assets</b>			
Total assets	6 435	6 849	6.4
Gross loans and advances	4 557	4 873	6.9
Homeloans	1 107	1 187	7.2
Commercial mortgages	366	374	2.2
Credit cards	135	141	4.4
Lease and instalment debtors	460	497	8.2
Overdrafts	216	243	12.6
Term loans	918	982	7.0
Redeemable preference shares	119	109	-8.2
Factoring accounts, trade and other bills and BA's	25	35	44.4
Loans granted/deposits placed under resale agreements	383	417	8.9
Bank intra-group balances	236	299	26.6
Other	594	588	-0.9
Investment and trading positions	926	1 008	8.9
Derivative financial instruments	369	301	-18.5
Short term negotiable securities	328	375	14.5
<b>Selected liabilities</b>			
Deposits, current accounts and other creditors	5 096	5 483	7.6
Current	1 178	1 204	2.3
Savings	355	405	14.1
Call	1 000	1 083	8.3
Fixed and notice	1 420	1 522	7.2
Negotiable certificates of deposit	387	479	23.8
Repurchase agreements	158	188	19.6
Other	599	601	0.3
Derivative financial instruments and other trading liabilities	466	452	-3.2
<b>Equity</b>			
Total equity	541	562	3.9
<b>Off-balance sheet items</b>			
Total off-balance sheet activities	1 475	1 600	8.5

	Apr	
	2021	2022
	%	%
<b>Profitability<sup>2</sup></b>		
Return on equity	8.77	13.81
Return on assets	0.66	1.10
Cost-to-income ratio	58.85	58.66
Net interest income to interest-earning assets	3.69	3.85
Non-interest revenue to total assets	1.87	2.02
Operating expenses to total assets	2.67	2.85
Profit/Loss (12 months) (Rbn)	49.24	97.28
Net interest income (12 months) (Rbn)	174.74	189.15
Non-interest income (12 months) (Rbn)	121.61	134.20
Operating expenses (12 months) (Rbn)	174.40	189.69
<b>Liquidity</b>		
Liquid assets held to liquid-asset requirement	298.57	309.92
Short-term liabilities to total liabilities	60.12	61.06
Ten largest depositors to total funding	18.98	18.95
Liquidity coverage ratio (%)	141.62	144.14
Net stable funding ratio (%)	117.77	116.82
<b>Credit risk</b>		
Impaired advances <sup>3</sup> (Rbn)	237.04	218.19
Impaired advances to gross loans and advances	5.20	4.48
Specific credit impairments to impaired advances	43.21	49.00
Portfolio credit impairments to gross loans and advances	1.42	1.30
<b>Capital adequacy</b>		
Total capital adequacy (%)	17.10	17.99
Tier 1 (T1) capital adequacy (%)	14.13	15.24
Common equity T1 capital adequacy (%)	13.11	13.88
<b>Basel III leverage ratio</b>		
Leverage ratio <sup>4</sup>	6.70	6.78

1. Differences may occur due to rounding.
2. All ratios based on income statement information are smoothed i.e. 12 month moving averages.
3. Advances in respect of which a specific impairment was raised.
4. Formula: Tier 1 capital divided by exposure measure.

Please note this information is subject to change without notice. The data in this report is as at the end of the reporting month.